

REMARKS/ARGUMENTS

Claim Rejections Under 35 U.S.C. § 112

The Examiner rejected claims 1, 6-12, 14-15, 20, and 23 under 35 U.S.C. § 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.

Claim 1

Claim 1 has been amended to address the Examiner's concerns with respect to Section 112. In particular, "the bank" was amended to be "an associated bank." The claim has also been amended to provide additional clarification as to the connection between the "electronically transferring" step and the bar code step. The claim has been amended to clarify the situation in which a check would not be paid. The first set of information and the third set of information should be identical (at least in the matching portions) in almost every check. It is only when the first set of information has been modified after the check has been created that the first and third sets of information will not be identical. This is the situation where the check will not be paid, because the check is either fraudulent or an error has occurred. But, in the case of a valid check, the first and third sets of information will be identical (in the corresponding, matching portions), and the check will be paid.

Claim 6

Claim 6 has been amended to include the limitations of claim 7 in order to address one of the Examiner's 112 concerns. The claim has also been amended to clarify the drawer's access to both the global computer network and the negotiable instrument. Claim 6 has also been amended to refer to "at least one negotiable instrument" throughout the claim.

Claims 10-12

Claim 10 has been amended to provide additional clarification as to the functional relationship between the "creating," "attaching," "transferring," and "entering" steps. In particular, the second set of information on the machine readable code, which is attached to the negotiable instrument, is transferred to the drawee and entered into a database. Claims 11 and 12 have been amended in a similar fashion to claim 1 regarding the sets of information.

Claim 20

In claim 20, "the drawee bank" has been amended to "an associated drawee bank." The step "providing a payee" has been deleted as it is unnecessary. The claim has been amended to clarify the relationship between the various transferring steps. The information from the negotiable instrument is transferred to the drawee bank, then the negotiable instrument is given to the payee. The payee, then, either scans the bar code or transfers the negotiable instrument to the payee bank. If the payee has scanned the bar code, the results of the scan are transferred to the

payee bank. If the payee has not scanned the bar code, then the payee bank scans the bar code. The results of the scan, by either the payee or the payee bank, are then transferred to the drawee bank. The drawee bank compares the results of the scan with the original information they were given to ensure they match.


Claims 1, 6-12, 20, and 23 remain in this application. Claims 14 and 15 have been canceled. Claims 1, 6-8, 10-12, 20, and 23 have been amended. New claims 24-27 have been added.

Applicant respectfully requests that a timely Notice of Allowance be issued in this case.

Respectfully submitted,

BROUSE MCDOWELL

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Daniel A. Thomson
Reg. No. 43, 189
Customer No. 26871